

EXHIBIT 3

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

BANK POLICY INSTITUTE, OHIO CHAM-
BER OF COMMERCE, OHIO BANKERS
LEAGUE, AMERICAN BANKERS ASSOCI-
ATION and CHAMBER OF COMMERCE OF
THE UNITED STATES OF AMERICA,

Plaintiffs,

v.

BOARD OF GOVERNORS OF THE
FEDERAL RESERVE SYSTEM,

Defendant.

Case No. 2:24-cv-04300

District Judge Algenon L. Marbley

Magistrate Judge Chelsey M. Vascura

Declaration of Donald Boyd

1. My name is Donald Boyd and I am the Vice President, State Government Relations and General Counsel of Plaintiff Ohio Bankers League.

2. Unless otherwise stated, this Declaration is based upon my personal knowledge and belief and/or upon my review of business records of the Ohio Bankers League. If called as a witness, I could and would testify competently thereto.

3. The Ohio Bankers League is a voluntary trade association supporting the banking industry—including commercial banks, savings banks, and savings and loan associations—in the State of Ohio. The Ohio Bankers League has numerous members that are the principal bank subsidiaries of bank holding companies that are subject to the Board of Governors of the Federal Reserve System's stress tests and stress-capital buffer—including Bank of America, N.A.; Citibank, N.A.; Fifth Third Bank, N.A.; Huntington National Bank; JPMorgan Chase Bank, N.A.; The

PNC Bank, N.A.; U.S. Bank, N.A.; and Wells Fargo Bank, N.A. Five of these members or their affiliates are headquartered in Ohio and six have substantial operations in Ohio.

4. A core part of OBL's mission is to support common-sense policies allowing banks of all sizes to better serve their customers and communities. OBL continuously advocates for a regulatory framework that is uniform and transparent, with public confidence in the financial system at the forefront. Bank regulations have significant real-world consequences that stretch far beyond the regulated entities themselves. These regulations affect the stability of the financial system, growth in under-served communities, and the cost and availability of financial products and services for consumers and businesses.

5. The actions challenged in this case conflict with the Ohio Bankers League's policy objectives, and challenging the actions is germane to the organizational purpose of the Ohio Bankers League. The Ohio Bankers League supports and advocates for banks that are subject to the stress tests.

6. The Ohio Bankers League maintains its principal place of business in Columbus, Ohio.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct. Executed this 19th day of March, 2025 at Columbus, Ohio.



Donald T. Boyd

On behalf of the Ohio Bankers League